



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name BANCFIRST CORPORATION

City/State OKLAHOMA CITY, OK

Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 11,015,311

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 2

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANCFIRST CORPORATION
101 NORTH BROADWAY

OKLAHOMA CITY, OK 73102

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	10,499,995	8,992,743	9,323,648	7,962,178	7,588,549
Net income (\$000)	90,712	43,338	99,586	134,879	125,814
Number of BHCs in peer group	131	146	147	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.05	2.65	77	3.38	3.04	74	3.31	2.96	77	3.56	3.21	72	3.45	3.33	54
+ Non-interest income	1.60	1.11	75	1.55	0.91	85	1.49	0.98	80	1.72	0.90	90	1.64	0.90	90
- Overhead expense	2.64	2.24	77	2.85	2.49	74	2.78	2.48	71	3.04	2.59	76	2.93	2.58	71
- Provision for credit losses	-0.19	-0.15	38	0.87	0.56	76	0.67	0.38	85	0.10	0.12	51	0.05	0.12	28
+ Securities gains (losses)	0	0.01	26	0	0.03	20	0	0.02	16	0	0.01	29	0	0	27
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	54	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	2.20	1.79	77	1.21	0.96	61	1.34	1.22	57	2.15	1.53	86	2.12	1.55	90
Net operating income	1.73	1.36	81	0.96	0.77	64	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89
Net income	1.73	1.35	81	0.96	0.77	64	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89
Net income (Subchapter S adjusted)		2.16			1.12			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.44	3.14	69	4.02	4.03	47	3.84	3.78	50	4.61	4.49	63	4.32	4.38	47
Interest expense	0.11	0.27	15	0.34	0.71	12	0.24	0.57	9	0.75	1.02	21	0.61	0.81	25
Net interest income (tax equivalent)	3.33	2.85	78	3.68	3.26	79	3.60	3.17	80	3.87	3.45	70	3.72	3.58	54
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.15	0.13	61	0.03	0.11	36	0.35	0.11	88	0.10	0.11	57	0.08	0.09	61
Earnings coverage of net loan and lease losses (X)	22.25	4.52	65	96.22	41.28	82	8.16	33.55	27	32.71	22.46	70	40.10	29.27	68
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.36	1.39	52	1.34	1.22	63	1.43	1.35	60	0.96	0.94	55	1.03	0.94	64
Allowance for loan and lease losses / Total loans and leases	1.35	1.37	53	1.34	1.21	65	1.42	1.33	60	0.96	0.93	55	1.03	0.93	64
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.12	0.63	87	0.81	0.60	71	1.08	0.67	78	0.42	0.56	38	0.59	0.57	58
30-89 days past due loans and leases / Total loans and leases	0.28	0.27	64	0.27	0.27	59	0.33	0.26	68	0.44	0.31	73	0.52	0.32	79
Liquidity and Funding															
Net noncore funding dependence	-51.06	-1.82	0	-25.80	5.81	3	-23.83	0.77	4	-29.13	10.70	1	-28.60	13.54	1
Net short-term noncore funding dependence	-51.59	-8.21	3	-26.24	0.49	4	-24.23	-3.25	4	-29.78	5.88	1	-29.31	8.57	1
Net loans and leases / Total assets	55.59	59.81	34	68.74	71.37	34	69	69.27	43	65.60	72.36	19	65.13	73.30	18
Capitalization															
Tier 1 leverage ratio	9.23	9.11	57	9.45	9.63	51	9.63	9.65	56	10.28	10.39	54	11.09	10.37	69
Holding company equity capital / Total assets	10.27	10.88	40	10.76	10.29	59	11.59	10.51	67	11.73	11.37	55	11.92	11.21	60
Total equity capital (including minority interest) / Total assets	10.27	11.01	38	10.76	10.35	58	11.59	10.57	67	11.73	11.43	53	11.92	11.30	58
Common equity tier 1 capital / Total risk-weighted assets	14.79	12.69	81	13.18	12.12	70	13.98	12.44	75	13.15	12.50	68	14.87	12.37	80
Net loans and leases / Equity capital (X)	5.41	5.51	49	6.39	7.17	34	5.95	6.79	31	5.59	6.55	29	5.46	6.70	23
Cash dividends / Net income	24.57	25.30	50	48.23	38.61	65	43.32	29.42	69	29.98	25.65	54	26.55	24.05	50
Cash dividends / Net income (Subchapter S adjusted)		-21.71			29.17			39.66			93.20			35.12	
Growth Rates															
Assets	14.59	9.29	70	25.78	18.76	74	7.55	16.11	17	13.09	8.66	76	4.43	9.35	33
Equity capital	9.42	9.31	66	8.14	8.26	55	6.26	8.42	37	11.32	12.19	55	16.39	12.50	76
Net loans and leases	-7.33	0.79	15	30.83	15.42	88	13.13	9.99	62	13.91	8.63	77	5.48	10.51	32
Noncore funding	-5.72	-23.76	74	25.62	9.77	73	-6.89	-12.78	62	19.39	4.16	75	10.98	6.76	56
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	5.23	11.05	38	0	4.56	26	0	5.67	25	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	100.67	103.07	41	102.28	104.70	46	101.24	104.49	43	102.03	104.21	46	91.16	104.10	6
Cash from ops + noncash items + op expense / Op expense + dividends	151.17	130.64	64	114.65	144.11	46	114.25	138.81	43	174.09	152.31	70	120.61	123.74	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	159,759	154,959	311,192	290,715	262,466	3.10	58.06
Income from lease financing receivables.....	350	414	795	804	627	-15.46	107.10
Fully taxable income on loans and leases.....	159,153	154,383	310,005	289,137	261,271	3.09	58.08
Tax-exempt income on loans and leases.....	956	990	1,982	2,382	1,822	-3.43	69.20
Estimated tax benefit on income on loans and leases.....	523	543	1,085	1,319	1,022	-3.61	39.87
Income on loans and leases (tax equivalent).....	160,632	155,916	313,072	292,838	264,115	3.02	58.08
Investment interest income (tax equivalent).....	3,509	5,015	9,332	14,007	9,748	-30.04	4.49
Interest on balances due from depository institutions.....	1,420	5,164	6,049	31,368	30,403	-72.50	-61.14
Interest income on other earning assets.....	158	110	206	252	573	43.64	3060.00
Total interest income (tax equivalent).....	165,719	166,205	328,659	338,465	304,839	-0.29	52.55
Interest on time deposits of \$250K or more.....	435	1,065	1,788	2,692	1,711	-59.15	
Interest on time deposits < \$250K.....	1,540	3,809	6,360	8,586	6,827	-59.57	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	2,350	8,276	10,324	41,460	31,924	-71.60	-37.99
Interest on other borrowings and trading liabilities.....	984	991	1,973	1,998	2,266	-0.71	-6.11
Interest on subordinated debt and mandatory convertible securities.....	86	0	0	0	0		
Total interest expense.....	5,395	14,141	20,445	54,736	42,728	-61.85	-25.28
Net interest income (tax equivalent).....	160,324	152,064	308,214	283,729	262,111	5.43	58.09
Non-interest income.....	83,871	69,903	139,257	137,317	124,814	19.98	58.31
Adjusted operating income (tax equivalent).....	244,195	221,967	447,471	421,046	386,925	10.01	58.17
Overhead expense.....	138,729	128,273	259,575	242,421	222,053	8.15	45.70
Provision for credit losses.....	-9,949	38,916	62,648	8,287	3,802		
Securities gains (losses).....	0	0	0	0	-109		-100.00
Other tax equivalent adjustments.....	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	115,682	54,233	124,859	171,150	161,117	113.31	121.18
Applicable income taxes.....	24,373	10,218	23,926	34,683	33,938	138.53	39.05
Tax equivalent adjustments.....	597	677	1,347	1,573	1,363	-11.82	-14.96
Applicable income taxes (tax equivalent).....	24,970	10,895	25,273	36,256	35,301	129.19	36.97
Minority interest.....	0	0	0	15	2		
Net income before discontinued operations, net of minority interest.....	90,712	43,338	99,586	134,879	125,814	109.31	166.24
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	90,712	43,338	99,586	134,879	125,814	109.31	166.24
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	90,712	43,338	99,586	134,894	125,816	109.31	166.24
Investment securities income (tax equivalent).....	3,509	5,015	9,332	14,007	9,748	-30.04	4.49
US Treasury and agency securities (excluding mortgage-backed securities).....	3,046	4,212	7,860	12,449	7,841	-27.68	52.15
Mortgage-backed securities.....	190	318	563	664	568	-40.25	-13.64
All other securities.....	273	485	909	894	1,339	-43.77	-75.98
Cash dividends declared.....	22,285	20,903	43,144	40,432	33,398	6.61	99.33
Common.....	22,285	20,903	43,144	40,432	33,398	6.61	99.33
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.16	2.92	64	3.70	3.75	43	3.53	3.53	45	4.25	4.19	58	4.02	4.08	45
Less: Interest expense	0.10	0.25	15	0.31	0.67	12	0.22	0.54	9	0.69	0.95	21	0.56	0.75	25
Equals: Net interest income (tax equivalent)	3.05	2.65	77	3.38	3.04	74	3.31	2.96	77	3.56	3.21	72	3.45	3.33	54
Plus: Non-interest income	1.60	1.11	75	1.55	0.91	85	1.49	0.98	80	1.72	0.90	90	1.64	0.90	90
Equals: adjusted operating income (tax equivalent)	4.65	3.82	86	4.94	3.91	86	4.80	3.96	77	5.29	4.16	86	5.10	4.27	83
Less: Overhead expense	2.64	2.24	77	2.85	2.49	74	2.78	2.48	71	3.04	2.59	76	2.93	2.58	71
Less: Provision for credit losses	-0.19	-0.15	38	0.87	0.56	76	0.67	0.38	85	0.10	0.12	51	0.05	0.12	28
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	21	0	0.02	16	0	0.01	29	0	0	27
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	54	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.20	1.79	77	1.21	0.96	61	1.34	1.22	57	2.15	1.53	86	2.12	1.55	90
Less: Applicable income taxes (tax equivalent)	0.48	0.41	71	0.24	0.21	56	0.27	0.27	54	0.46	0.35	80	0.47	0.32	84
Less: Minority interest	0	0	41	0	0	46	0	0	45	0	0	90	0	0	90
Equals: Net operating income	1.73	1.36	81	0.96	0.77	64	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.73	1.35	81	0.96	0.77	64	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89
Memo: Net income (last four quarters)	1.46	1.25	71	1.30	0.98	84	1.07	0.97	59	1.69	1.19	88	1.66	1.22	88
Net income—BHC and noncontrolling (minority) interest	1.73	1.37	80	0.96	0.78	63	1.07	0.97	58	1.69	1.19	87	1.66	1.22	88
Margin Analysis															
Average earning assets / Average assets	91.79	93.15	33	91.93	93.41	30	91.90	93.47	29	92.19	93.22	38	92.89	93.23	41
Average interest-bearing funds / Average assets	46.89	62.32	5	51.88	69.51	5	49.47	68.25	3	53.15	70.66	4	53.01	70.70	5
Interest income (tax equivalent) / Average earning assets	3.44	3.14	69	4.02	4.03	47	3.84	3.78	50	4.61	4.49	63	4.32	4.38	47
Interest expense / Average earning assets	0.11	0.27	15	0.34	0.71	12	0.24	0.57	9	0.75	1.02	21	0.61	0.81	25
Net interest income (tax equivalent) / Average earning assets	3.33	2.85	78	3.68	3.26	79	3.60	3.17	80	3.87	3.45	70	3.72	3.58	54
Yield or Cost															
Total loans and leases (tax equivalent)	5.06	4.05	89	5	4.49	83	4.87	4.28	86	5.55	4.98	83	5.32	4.85	80
Interest-bearing bank balances	0.11	0.11	64	0.68	0.57	66	0.40	0.32	78	2.20	2.26	55	2.02	1.88	63
Federal funds sold and reverse repos	0	0.26	20	0	0.59	12	0	0.43	13	2.39	2.02	68	1.76	1.50	50
Trading assets		0.42			0.75			0.80			0.49			0.70	
Total earning assets	3.43	3.11	71	4	3.99	55	3.82	3.80	55	4.59	4.47	59	4.31	4.33	47
Investment securities (tax equivalent)	1.31	1.80	16	1.81	2.54	4	1.62	2.32	6	2.30	2.74	10	2.06	2.69	5
US Treasury and agency securities (excluding mortgage-backed securities)	1.27	1.28	50	1.61	2.27	22	1.53	1.87	37	2.52	2.54	52	1.56	2.20	16
Mortgage-backed securities	1.42	1.56	39	3.87	2.30	98	3.52	2.05	97	3.99	2.54	99	3.32	2.44	97
All other securities	1.84	2.91	15	2	3.16	6	1.91	3.24	10	2.63	3.80	14	3.66	3.74	50
Interest-bearing deposits	0.17	0.24	34	0.57	0.80	23	0.39	0.62	19	1.25	1.13	63	1	0.85	67
Time deposits of \$250K or more	0.61	0.76	38	1.44	1.86	15	1.22	1.60	19	2	2.13	33	1.29	1.57	24
Time deposits < \$250K	0.59	0.72	42	1.38	1.71	18	1.16	1.49	17	1.53	1.91	17	1.16	1.42	23
Other domestic deposits	0.11	0.17	35	0.42	0.50	42	0.27	0.36	35	1.18	0.86	74	0.98	0.64	80
Foreign deposits		0.12			1.44			1.24			2.53			1.85	
Federal funds purchased and repos	0.08	0.19	37	0.47	0.53	53	0.29	0.37	51	2.19	1.23	78	1.84	1.03	78
Other borrowed funds and trading liabilities		1.31		0	0.60	25	0	0.55	27	0	1.03	24		2.10	
All interest-bearing funds	0.22	0.40	21	0.61	0.96	16	0.44	0.79	13	1.29	1.34	46	1.06	1.06	51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	83,871	69,903	139,257	137,317	124,814
Fiduciary activities income	6,366	7,023	13,130	13,599	12,830
Service charges on deposit accounts - domestic	15,278	16,401	33,727	38,968	38,007
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	226	3,870	5,094	9,288	5,981
Insurance activities revenue	693	619	1,191	1,395	1,270
Venture capital revenue	0	0	0	0	0
Net servicing fees	12	15	27	-60	-22
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	6,597	4,714	8,041	4,716	3,411
Other non-interest income	54,699	37,261	78,047	69,411	63,337
Total overhead expenses	138,729	128,273	259,575	242,421	222,053
Personnel expense	81,569	81,982	164,727	153,024	139,547
Net occupancy expense	16,886	14,420	31,030	25,327	24,028
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,602	1,932	3,815	3,719	3,009
Other operating expenses	38,672	29,939	60,003	60,351	55,469
Fee income on mutual funds and annuities	226	3,870	5,094	9,288	5,981
Memoranda					
Assets under management in proprietary mutual funds and annuities	2,449,390	1,988,641	2,724,451	1,858,046	1,598,237
Number of equivalent employees	1,980	1,986	2,036	1,948	1,906
Average personnel expense per employee	41.20	41.28	80.91	78.55	73.21
Average assets per employee	5,303.03	4,528.07	4,579.39	4,087.36	3,981.40

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.27	2.15	27	5.54	0.61	91	3.66	0.51	90	6.76	0.66	93	4.79	1.69	81
Overhead expenses / Net Interest Income + non-interest income	56.95	59.03	38	57.97	61.89	34	58.18	61.22	34	57.79	61.79	33	57.59	61.22	35
Percent of Average Assets															
Total overhead expense	2.64	2.24	77	2.85	2.49	74	2.78	2.48	71	3.04	2.59	76	2.93	2.58	71
Personnel expense	1.55	1.25	79	1.82	1.44	82	1.77	1.42	80	1.92	1.50	83	1.84	1.46	83
Net occupancy expense	0.32	0.24	82	0.32	0.30	59	0.33	0.30	66	0.32	0.32	53	0.32	0.31	52
Other operating expenses	0.77	0.73	67	0.71	0.72	47	0.68	0.73	45	0.80	0.76	58	0.77	0.79	50
Overhead less non-interest income	1.04	1.10	39	1.30	1.53	28	1.29	1.44	34	1.32	1.65	23	1.28	1.65	21
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.81	58.45	39	57.79	60.15	41	58.01	58.93	44	57.58	59.91	39	57.39	60.51	36
Personnel expense	33.40	33.10	46	36.93	34.68	62	36.81	33.88	75	36.34	34.17	64	36.07	34.42	61
Net occupancy expense	6.91	6.33	60	6.50	7.20	41	6.93	7.04	50	6.02	7.50	25	6.21	7.33	28
Other operating expenses	16.49	18.60	38	14.36	17.75	22	14.26	17.57	22	15.22	17.93	29	15.11	18.28	19
Total non-interest income	34.35	28.18	67	31.49	21.21	79	31.12	23.45	73	32.61	19.83	89	32.26	20.30	89
Fiduciary activities income	2.61	2.24	61	3.16	1.37	77	2.93	1.45	75	3.23	1.61	77	3.32	1.95	74
Service charges on domestic deposit accounts	6.26	3.19	91	7.39	2.85	91	7.54	2.67	93	9.26	3.21	94	9.82	3.58	96
Trading revenue	0	0.72	23	0	0.14	44	0	0.10	39	0	0.07	41	0	0.03	46
Investment banking fees and commissions	0.09	2.52	16	1.74	1.01	82	1.14	1.03	70	2.21	0.91	83	1.55	0.85	77
Insurance activities revenue	0.28	0.37	67	0.28	0.45	74	0.27	0.41	72	0.33	0.37	75	0.33	0.46	74
Venture capital revenue	0	0.02	44	0	0	49	0	0	48	0	0	50	0	0	49
Net servicing fees	0	0.55	25	0.01	-0.19	49	0.01	0	49	-0.01	0.22	4	-0.01	0.52	2
Net securitization income	0	0.01	44	0	0	50	0	0	48	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	2.70	3.83	49	2.12	4.33	53	1.80	5.55	36	1.12	2.27	55	0.88	1.98	41
Other non-interest income	22.40	9.26	90	16.79	7.35	91	17.44	7.76	90	16.49	7.41	91	16.37	7.05	93
Overhead less non-interest income	22.46	29.94	25	26.30	38.09	20	26.89	34.63	27	24.96	39.47	11	25.13	39.75	10
Applicable income taxes / Pretax net operating income (tax equivalent)	21.07	21.54	40	18.84	18.84	38	19.16	20.30	35	20.26	21.51	36	21.06	18.37	63
Applicable income tax + TE / Pretax net operating income + TE	21.59	23.10	27	20.09	22.28	31	20.24	22.51	25	21.18	23.31	30	21.91	21.35	48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	3,853,726	3,727,885	3,721,947	3,544,020	3,230,695	3.38	31.59
Commercial and industrial loans	1,684,912	2,251,690	2,055,511	1,409,483	1,076,541	-25.17	98.54
Loans to individuals	390,115	381,642	383,404	383,035	328,069	2.22	43.22
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	135,967	128,146	125,768	135,082	136,313	6.10	-4.45
Other loans and leases	142,542	207,493	161,595	201,524	212,532	-31.30	-1.75
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,207,262	6,696,856	6,448,225	5,673,144	4,984,150	-7.31	43.12
Less: Allowance for loan and lease losses	83,963	89,500	91,366	54,238	51,389	-6.19	80.31
Net loans and leases	6,123,299	6,607,356	6,356,859	5,618,906	4,932,761	-7.33	42.72
Debt securities that reprice or mature in over 1 year	422,343	257,320	182,033	268,289	331,422	64.13	145.62
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	6,545,642	6,864,676	6,538,892	5,887,195	5,264,183	-4.65	46.61
Interest-bearing bank balances	3,373,099	1,583,116	1,336,394	1,646,238	1,195,824	113.07	145.51
Federal funds sold and reverse repos	0	0	0	1,000	0		
Debt securities that reprice or mature within 1 year	141,428	350,711	373,163	223,337	440,710	-59.67	-41.29
Trading assets	0	0	0	0	0		
Total earning assets	10,060,169	8,798,503	8,248,449	7,757,770	6,900,717	14.34	65.48
Non-interest-bearing cash and due from depository institutions	268,299	205,227	280,518	222,043	228,431	30.73	19.83
Premises, fixed assets, and leases	267,284	232,517	261,677	206,275	174,362	14.95	111.55
Other real estate owned	40,130	4,668	32,179	5,607	6,690	759.68	873.32
Investment in unconsolidated subsidiaries	16,496	17,282	16,888	14,388	14,447	-4.55	269.53
Intangible and other assets	362,933	354,270	372,657	359,693	249,613	2.45	48.01
Total assets	11,015,311	9,612,467	9,212,368	8,565,776	7,574,260	14.59	64.82
Quarterly average assets	10,818,256	9,479,406	9,692,733	8,500,482	7,624,023	14.12	60.96
Average loans and leases (YTD)	6,350,632	6,232,092	6,431,367	5,276,198	4,967,092	1.90	48.74
Memoranda							
Loans held-for-sale	16,032	21,902	53,719	11,001	8,174	-26.80	53.75
Loans not held-for-sale	6,191,230	6,674,954	6,394,506	5,662,143	4,975,976	-7.25	43.10
Real estate loans secured by 1-4 family	1,130,633	1,156,750	1,144,793	1,107,284	987,344	-2.26	32.47
Commercial real estate loans	2,452,857	2,313,817	2,318,196	2,188,557	2,024,110	6.01	30.10
Construction and land development	565,060	495,284	507,874	542,831	451,224	14.09	39.38
Multifamily	134,823	130,713	125,498	131,207	65,949	3.14	129.23
Nonfarm nonresidential	1,752,974	1,687,820	1,684,824	1,514,519	1,506,937	3.86	23.36
Real estate loans secured by farmland	270,236	257,318	258,958	248,179	219,241	5.02	42.36
Total investment securities	563,771	608,031	555,196	491,626	772,132	-7.28	35.87
U.S. Treasury securities	471,842	512,861	475,236	414,449	697,466	-8.00	128.47
US agency securities (excluding mortgage-backed securities)	25,595	21,181	19,638	23,024	29,919	20.84	-79.63
Municipal securities	13,546	44,117	31,353	23,841	28,206	-69.30	-75.61
Mortgage-backed securities	38,813	16,658	15,755	17,098	16,041	133.00	83.82
Asset-backed securities	13,475	12,714	12,714	12,714	0	5.99	
Other debt securities	500	500	500	500	500	0.00	-87.47
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	560,783	604,976	552,232	489,723	770,704	-7.30	37.91
U.S. Treasury securities	471,842	512,861	475,236	414,449	697,466	-8.00	128.47
US agency securities (excluding mortgage-backed securities)	25,595	21,181	19,638	23,024	29,919	20.84	-79.63
Municipal securities	11,101	41,637	28,948	22,531	27,411	-73.34	-76.89
Mortgage-backed securities	38,770	16,583	15,696	17,005	15,908	133.79	86.27
Asset-backed securities	13,475	12,714	12,714	12,714	0	5.99	
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	2	-7	20	0	5		-96.67
Available-for-sale securities appreciation (depreciation)	7,121	12,968	9,943	4,641	-2,870	-45.09	72.84
Structured notes, fair value	0	0	0	0	0		
Pledged securities	505,689	435,755	500,077	450,295	468,982	16.05	31.18

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,475,941	3,709,330	3,790,900	1,237,286	934,450	20.67	403.99
NOW, ATS and transaction accounts	880,746	667,850	765,701	212,689	141,596	31.88	299.68
Time deposits less brokered deposits < \$250K	517,112	553,914	530,736	551,031	578,665	-6.64	
MMDA and other savings accounts	3,705,619	3,405,373	2,835,119	5,335,394	4,823,503	8.82	-10.32
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	9,579,418	8,336,467	7,922,456	7,336,400	6,478,214	14.91	70.66
Time deposits of \$250K or more	148,971	150,204	142,248	146,987	126,207	-0.82	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	3,100	8,100	1,100	1,100	1,675	-61.73	-11.43
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	3,000	0	524	0	-100.00	
Other borrowings w/remaining maturity over 1 year	0	0	0	5,096	0		
Brokered deposits < \$250K	0	0	0	248	1,074		
Noncore funding	152,071	161,304	143,348	153,955	128,956	-5.72	-54.49
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	85,959	26,804	26,804	26,804	26,804	220.69	168.97
Other liabilities	66,272	53,693	51,875	43,628	37,497	23.43	144.46
Total liabilities	9,883,720	8,578,268	8,144,483	7,560,787	6,671,471	15.22	64.55
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	32,785	32,663	32,720	32,694	32,604	0.37	110.70
Common surplus	158,322	154,692	156,574	153,353	149,709	2.35	49.82
Retained earnings	935,067	837,154	871,161	815,488	722,615	11.70	69.09
Accumulated other comprehensive income	5,417	9,690	7,430	3,454	-2,139	-44.10	108.11
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,131,591	1,034,199	1,067,885	1,004,989	902,789	9.42	67.19
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,131,591	1,034,199	1,067,885	1,004,989	902,789	9.42	67.19
Total liabilities and capital	11,015,311	9,612,467	9,212,368	8,565,776	7,574,260	14.59	64.82
Memoranda							
Non-interest-bearing deposits	4,475,941	3,709,330	3,790,900	2,956,370	2,613,876	20.67	87.28
Interest-bearing deposits	5,252,448	4,777,341	4,273,804	4,527,265	3,991,619	9.95	47.79
Total deposits	9,728,389	8,486,671	8,064,704	7,483,635	6,605,495	14.63	63.67
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,067,885	1,004,989	1,004,989	902,789	775,629		
Accounting restatements	0	2,270	2,270	0	0		
Net income	90,712	43,338	99,586	134,879	125,814		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-2,708	-1,732	208	2,160	-4,324		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	39,498		
Less: Dividends declared	22,285	20,903	43,144	40,432	33,398		
Change in other comprehensive income	-2,013	6,237	3,976	5,593	-430		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,131,591	1,034,199	1,067,885	1,004,989	902,789		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	34.99	36.32	41	38.78	48.99	23	40.40	48.33	26	41.37	52.67	22	42.65	53.63	22
Commercial and industrial loans	15.30	12.25	68	23.42	14.96	83	22.31	13.47	85	16.45	11.45	78	14.21	11.42	69
Loans to individuals	3.54	3.48	65	3.97	2.29	80	4.16	2.29	81	4.47	2.71	76	4.33	2.65	78
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans	1.23	0.21	91	1.33	0.47	82	1.37	0.43	83	1.58	0.53	82	1.80	0.47	85
Other loans and leases	1.29	4.22	25	2.16	1.29	75	1.75	1.39	71	2.35	1.08	79	2.81	2.64	62
Net loans and leases	55.59	59.81	34	68.74	71.37	34	69	69.27	43	65.60	72.36	19	65.13	73.30	18
Debt securities over 1 year	3.83	17.61	6	2.68	12.18	7	1.98	13.53	4	3.13	13.66	7	4.38	13.20	8
Mutual funds and equity securities	0	0.06	14	0	0.06	20	0	0.05	22	0	0.06	18	0	0.05	19
Subtotal	59.42	78.32	8	71.41	84.41	4	70.98	83.47	6	68.73	86.76	2	69.50	87.24	2
Interest-bearing bank balances	30.62	9.11	96	16.47	5.87	93	14.51	6.78	87	19.22	2.97	98	15.79	2.30	98
Federal funds sold and reverse repos	0	0.52	28	0	0.04	37	0	0.02	38	0.01	0.03	78	0	0.01	38
Debt securities 1 year or less	1.28	1.53	55	3.65	1.97	78	4.05	2.03	81	2.61	2.10	69	5.82	2.14	87
Trading assets	0	0.60	18	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets	91.33	91.43	48	91.53	92.83	30	89.54	92.98	9	90.57	92.39	27	91.11	92.24	34
Non-interest cash and due from depository institutions	2.44	1.01	97	2.14	1.08	92	3.05	1.07	95	2.59	1.14	97	3.02	1.25	96
Other real estate owned	0.36	0.02	98	0.05	0.04	70	0.35	0.03	97	0.07	0.04	73	0.09	0.04	83
All other assets	6.24	7.50	37	6.33	5.99	59	7.42	5.87	75	6.84	6.41	58	5.88	6.39	41
Memoranda															
Short-term investments	31.91	12.01	93	20.12	8.34	93	18.56	9.38	89	21.84	5.36	96	21.61	4.70	97
U.S. Treasury securities	4.28	1.08	87	5.34	0.19	97	5.16	0.19	95	4.84	0.29	95	9.21	0.37	98
US agency securities (excluding mortgage-backed securities)	0.23	0.77	42	0.22	0.98	38	0.21	1.28	31	0.27	1.25	38	0.40	1.67	38
Municipal securities	0.12	1.72	28	0.46	2.64	27	0.34	2.96	28	0.28	2.58	23	0.37	2.66	24
Mortgage-backed securities	0.35	12.97	3	0.17	8.33	4	0.17	8.52	4	0.20	9.38	4	0.21	8.73	4
Asset-backed securities	0.12	0.38	62	0.13	0.27	76	0.14	0.35	74	0.15	0.30	78	0	0.26	33
Other debt securities	0	0.52	24	0.01	0.55	28	0.01	0.60	25	0.01	0.53	31	0.01	0.52	32
Loans held-for-sale	0.15	0.42	41	0.23	0.56	42	0.58	0.58	68	0.13	0.39	45	0.11	0.29	56
Loans held for investment	56.21	59.85	35	69.44	70.96	37	69.41	69.07	45	66.10	72.01	22	65.70	73.24	19
Real estate loans secured by 1-4 family	10.26	11.69	44	12.03	15.05	46	12.43	14.47	49	12.93	16.02	44	13.04	16.83	43
Revolving	0.87	1.45	40	0.99	1.96	32	0.98	1.79	37	1.18	2.24	36	1.16	2.43	33
Closed-end, secured by first liens	8.66	9.84	46	10.11	12.48	47	10.52	12.11	51	10.68	13.07	44	10.63	13.60	45
Closed-end, secured by junior liens	0.73	0.20	90	0.94	0.31	91	0.92	0.27	93	1.07	0.37	92	1.24	0.41	92
Commercial real estate loans	22.27	22.48	49	24.07	30.76	26	25.16	30.65	29	25.55	33.26	27	26.72	33.39	29
Construction and land development	5.13	3.35	73	5.15	4.65	60	5.51	4.32	67	6.34	5	68	5.96	4.78	67
Multifamily	1.22	3.31	28	1.36	4.68	16	1.36	5.03	16	1.53	4.76	23	0.87	5.12	14
Nonfarm nonresidential	15.91	14.81	50	17.56	19.93	34	18.29	19.97	39	17.68	21.85	30	19.90	21.85	36
Real estate loans secured by farmland	2.45	0.34	96	2.68	0.85	84	2.81	0.85	85	2.90	0.95	83	2.89	0.88	85

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	62.08	59.66	46	55.67	68.15	23	57.72	69.38	25	62.47	72.74	25	64.82	72.88	28
Real estate loans secured by 1-4 family	18.21	19.82	44	17.27	21.04	44	17.75	20.91	46	19.52	22.29	48	19.81	23.13	46
Revolving	1.55	2.42	40	1.43	2.76	36	1.40	2.61	38	1.78	3.13	38	1.77	3.34	37
Closed-end	16.67	17.22	51	15.85	17.91	49	16.35	17.94	50	17.74	18.71	51	18.04	19.33	52
Commercial real estate loans	39.52	36.54	50	34.55	43.14	25	35.95	44.23	24	38.58	46.16	28	40.61	45.57	33
Construction and land development	9.10	5.50	78	7.40	6.52	64	7.88	6.26	66	9.57	6.97	70	9.05	6.53	73
1-4 family	3.83	1.11	92	3.24	1.40	83	3.58	1.14	91	3.69	1.47	85	3.47	1.52	83
Other	5.27	4.33	62	4.16	5.04	40	4.30	4.94	45	5.88	5.34	58	5.58	4.90	62
Multifamily	2.17	5.34	26	1.95	6.37	17	1.95	7.01	16	2.31	6.42	24	1.32	6.76	12
Nonfarm nonresidential	28.24	24.14	61	25.20	28.11	36	26.13	29.04	36	26.70	30.59	31	30.23	30.16	49
Owner-occupied	12.75	8.14	78	11.40	9.61	66	11.73	10	68	12.71	10.68	65	13.23	10.31	70
Other	15.49	15.71	49	13.80	18.11	30	14.39	18.53	30	13.98	19.36	27	17.01	19.35	35
Real estate loans secured by farmland	4.35	0.59	96	3.84	1.24	85	4.02	1.30	83	4.37	1.38	84	4.40	1.27	85
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	27.14	20.98	71	33.62	21.54	86	31.88	19.85	85	24.84	16.16	79	21.60	16.21	74
Loans to individuals	6.28	6.28	64	5.70	3.41	77	5.95	3.53	79	6.75	4	77	6.58	3.89	78
Credit card loans	0	0.51	46	0	0.03	65	0	0.03	66	0	0.04	65	0	0.04	67
Agricultural loans	2.19	0.37	90	1.91	0.71	82	1.95	0.69	83	2.38	0.78	82	2.73	0.69	86
Other loans and leases	2.30	8.03	26	3.10	1.89	74	2.51	2.07	70	3.55	1.48	80	4.26	3.74	65
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	361.20	383.17	39	384.63	493.71	22	368.91	473.75	23	389.21	493.53	25	364.56	505.61	21
Real estate loans secured by 1-4 family	105.97	124.52	42	119.35	152.34	42	113.47	142.34	43	121.60	151.03	43	111.41	161.34	36
Revolving	8.99	15.53	41	9.85	20.05	34	8.96	17.81	35	11.08	21.25	38	9.95	23.52	32
Closed-end	96.98	107.53	46	109.50	129.93	46	104.51	122.21	49	110.53	127.10	47	101.46	134.73	41
Commercial real estate loans	229.90	238.21	44	238.73	312.13	25	229.77	302.08	25	240.35	311.74	27	228.41	316.03	22
Construction and land development	52.96	35.52	71	51.10	47.15	59	50.34	42.85	63	59.62	46.63	68	50.92	44.92	63
1-4 family	22.30	7.06	91	22.37	9.84	85	22.87	7.52	89	22.99	9.52	87	19.54	10.21	83
Other	30.66	28.07	57	28.73	36.48	39	27.47	33.94	38	36.63	35.90	55	31.38	33.75	51
Multifamily	12.64	34.78	26	13.49	47.28	17	12.44	48.67	14	14.41	44.76	23	7.44	48.38	11
Nonfarm nonresidential	164.30	157.17	51	174.14	203.73	36	167	198.42	33	166.33	206.64	33	170.05	208.15	32
Owner-occupied	74.16	52.65	70	78.79	69.16	63	75	67.98	58	79.20	71.54	60	74.39	70.68	55
Other	90.14	102.08	41	95.36	130.32	31	91.99	125.78	31	87.13	130.65	27	95.66	134.17	29
Real estate loans secured by farmland	25.33	3.59	95	26.55	8.48	85	25.67	8.35	83	27.26	8.66	82	24.74	8.13	84
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	157.92	127.07	66	232.32	154.44	78	203.74	133.93	78	154.79	106.70	77	121.48	107.07	62
Loans to individuals	36.56	35.29	64	39.38	22.72	78	38	22.15	79	42.07	24.83	77	37.02	24.45	78
Credit card loans	0	2.61	46	0	0.21	65	0	0.20	66	0	0.24	65	0	0.24	67
Agricultural loans	12.74	2.01	91	13.22	4.68	80	12.47	4.17	80	14.84	4.86	82	15.38	4.49	83
Other loans and leases	13.36	46.75	26	21.41	13.44	73	16.02	13.62	71	22.13	10.25	78	23.98	25.58	60
Supplemental															
Non-owner occupied CRE loans / Gross loans	27.83	28.84	48	24.55	33.40	25	25.83	34	25	29.53	35.38	35	28.52	35.09	31
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	161.92	187.37	41	169.62	241.60	26	165.09	232.08	28	183.96	239.13	29	160.38	243.62	22
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	236.08	244.59	44	248.41	315.12	27	240.09	304.52	27	263.16	315.15	29	234.77	318.90	23

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	31.91	12.01	93	20.12	8.34	93	18.56	9.38	89	21.84	5.36	96	21.61	4.70	97
Liquid assets	37.93	28.17	79	24.33	17.64	80	23.09	19.32	69	27.13	16.28	87	28.44	15.56	92
Investment securities	5.12	19.64	5	6.33	14.73	8	6.03	16.07	8	5.74	16.41	6	10.19	16.02	23
Net loans and leases	55.59	59.81	34	68.74	71.37	34	69	69.27	43	65.60	72.36	19	65.13	73.30	18
Net loans, leases and standby letters of credit	56.28	60.62	34	69.40	71.74	36	70.05	69.67	45	66.35	72.78	21	65.87	73.71	18
Core deposits	86.96	74.75	97	86.73	73.75	98	86	76.49	96	85.65	71.61	95	85.53	69.97	96
Noncore funding	1.38	10.89	1	1.68	13.25	2	1.56	10.29	5	1.80	14.61	3	1.70	16.58	3
Time deposits of \$250K or more	1.35	1.81	43	1.56	3.78	17	1.54	3.37	19	1.72	4.33	12	1.67	4.28	17
Foreign deposits	0	0.35	39	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0.03	1.20	26	0.08	0.72	46	0.01	0.62	47	0.01	0.77	36	0.02	0.96	36
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0.03	0.52	41	0.08	0.67	52	0.01	0.59	52	0	0.75	38	0.02	0.97	37
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	0.03	1.76	23	0	1.06	16	0.01	2.75	16	0	3.63	8
Earning assets that reprice within 1 year	52.40	38.93	84	50.98	31.27	90	47.87	31.93	85	50.25	33.16	87	50.62	32.35	86
Interest-bearing liabilities that reprice within 1 year	4.42	7.04	39	5.26	16.01	11	5.31	14.04	18	5.78	18.54	10	6.05	18.20	16
Long-term debt that reprices within 1 year	0	0.26	29	0	0.11	38	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	47.99	30.25	90	45.71	14.91	95	42.56	17.03	91	44.48	13.71	93	44.56	12.98	94
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-51.06	-1.82	0	-25.80	5.81	3	-23.83	0.77	4	-29.13	10.70	1	-28.60	13.54	1
Net short-term noncore funding dependence	-51.59	-8.21	3	-26.24	0.49	4	-24.23	-3.25	4	-29.78	5.88	1	-29.31	8.57	1
Short-term investment / Short-term noncore funding	3,008.16	284.81	97	1,475.16	146.06	97	1,459.39	230.45	97	1,613.73	78.10	97	1,787.21	62.28	98
Liquid assets - short-term noncore funding / Nonliquid assets	59.39	34.02	84	30.36	11.45	86	28.38	16.27	78	35.37	6.90	91	38.06	4.17	95
Net loans and leases / Total deposits	62.94	74.66	21	77.86	88.39	21	78.82	84.20	33	75.08	90.96	15	74.68	92.88	14
Net loans and leases / Core deposits	63.92	81.17	17	79.26	97.80	18	80.24	91.10	26	76.59	102.55	12	76.14	106.50	9
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.84	21	0	1.14	8	0	0.88	9	0	0.36	12	0	-0.47	82
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.72	1.94	24	1.47	3.84	23	1.08	3.63	19	0.54	1.28	31	-0.34	-1.95	87
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			-0.02			0.03			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	0.53	13.42	35	0.50	6.32	55	0.53	5.36	57	0.39	7.25	51	0.18	10.76	41
Available-for-sale securities	99.47	84.66	72	99.50	92.05	62	99.47	93.39	59	99.61	91.33	63	99.82	88.32	67
U.S. Treasury securities	83.69	5.52	98	84.35	1.51	98	85.60	1.22	98	84.30	2.07	98	90.33	2.08	98
US agency securities (excluding mortgage-backed securities)	4.54	4.50	65	3.48	7.21	42	3.54	8.39	40	4.68	8.16	50	3.87	11	43
Municipal securities	2.40	8.87	38	7.26	17.50	37	5.65	18.61	34	4.85	15.40	30	3.65	16.63	24
Mortgage-backed securities	6.88	66.59	3	2.74	56.49	3	2.84	54.48	3	3.48	57.07	3	2.08	54.50	3
Asset-backed securities	2.39	2.05	70	2.09	1.54	80	2.29	1.97	76	2.59	1.70	80	0	1.54	33
Other debt securities	0.09	3.17	28	0.08	4.07	29	0.09	4.34	26	0.10	3.73	33	0.06	3.75	34
Mutual funds and equity securities	0	0.32	14	0	0.49	20	0	0.44	22	0	0.49	18	0	0.41	19
Debt securities 1 year or less	25.09	8.69	89	57.68	13.85	93	67.21	13.69	95	45.43	13.55	93	57.08	13.91	92
Debt securities 1 to 5 years	69.36	17.05	98	41.09	19.89	86	31.44	20.49	74	52.57	23.43	90	40.34	23.42	78
Debt securities over 5 years	5.56	72.17	1	1.24	61.58	2	1.35	61.87	2	2	58.63	2	2.59	58.36	5
Pledged securities	89.70	33.87	96	71.67	47.76	75	90.07	44.55	91	91.59	43.76	95	60.74	42.20	69
Structured notes, fair value	0	0.03	41	0	0.04	41	0	0.03	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	81.74	51.37	69	17.38	139.78	22	-8.61	136.94	11	14.30	32.84	50	-3.48	16.28	38
Investment securities	-7.28	33.34	9	43.01	9.89	88	12.93	16.36	46	-36.33	4.80	3	65.49	8.02	96
Core deposits	14.91	16.88	53	28.42	22.99	71	7.99	23.17	5	13.25	9.96	68	2.83	10.40	27
Noncore funding	-5.72	-23.76	74	25.62	9.77	73	-6.89	-12.78	62	19.39	4.16	75	10.98	6.76	56

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	1,893,851	1,794,466	1,779,857	1,618,062	1,232,995
Commit: Secured commercial real estate loans	564,385	458,521	481,075	433,187	293,197
Commit: Unsecured real estate loans	0	5,093	63	5,367	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	75,598	63,448	96,311	64,702	56,096
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	16,032	21,902	32,129	11,001	8,174
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	12,689	4	9,425	164	645

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.19	22.45	36	18.67	15.78	67	19.32	16.09	68	18.89	16.97	66	16.28	17.31	45
Standby letters of credit	0.69	0.67	64	0.66	0.31	84	1.05	0.31	94	0.76	0.36	86	0.74	0.35	87
Commercial and similar letters of credit	0	0.02	19	0	0.01	36	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent	0	0.12	41	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0	46	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0	47	0	0	46	0	0	47	0	0	47
Derivative contracts	0.26	49.75	3	0.23	4.37	61	0.45	3.72	66	0.13	2.95	63	0.12	6.51	16
Interest rate contracts	0.15	35.96	3	0.23	4.21	61	0.35	3.62	66	0.13	2.87	63	0.11	6.40	16
Interest rate futures and forward contracts	0.15	5.17	42	0.23	0.33	79	0.35	0.20	84	0.13	0.08	82	0.11	0.25	60
Written options contracts (interest rate)	0	1.82	9	0	0.35	36	0	0.24	37	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate)	0	1.33	21	0	0.04	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	0	20.67	4	0	2.79	32	0	2.58	34	0	2.19	34	0	5.18	15
Foreign exchange contracts	0	6.16	25	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.93	26	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.73	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0.12	0.86	72	0	0	97	0.10	0	98	0	0	96	0.01	0	96
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0.12	0.29	78	0	0	99	0.10	0	99	0	0	99	0.01	0	98
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	29.82	42.93	41	28.79	23.96	69	27.67	24.20	66	30.67	24.81	74	24.82	25.18	49

BHC Name

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Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	28,721	21,906	41,554	11,165	8,819
Interest rate contracts	16,032	21,902	32,129	11,001	8,174
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	12,689	4	9,425	164	645
Derivatives Position					
Futures and forwards	16,032	21,902	32,129	11,001	8,174
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	12,689	4	9,425	164	645
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	16,032	21,902	32,129	11,001	8,174
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	12,689	4	9,425	164	645
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	28,721	21,906	41,554	10,986	8,819
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)					
	3,959	14	872	15	238
Gross positive fair value					
Held for trading	0	0	0	0	0
Non-traded	4,133	15	991	20	252
Current credit exposure on risk-based capital derivative contracts	110	15	965	9	230
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	55.82	94.09	6	99.98	99.90	13	77.32	99.50	3	98.53	99.57	9	92.69	99.91	4
Foreign exchange contracts	0	3.27	25	0	0.10	44	0	0.19	43	0	0.14	42	0	0	46
Equity, commodity, and other contracts	44.18	1.17	98	0.02	0	94	22.68	0	98	1.47	0.07	92	7.31	0	98
Futures and forwards															
Written options	0	7.49	7	0	12.26	13	0	10.24	13	0	11.73	13	0	11.14	16
Exchange-traded	0	0.11	42	0	0	49	0	0	50	0	0	48	0	0	49
Over-the-counter	0	7.20	7	0	12.21	13	0	10.24	13	0	10.84	13	0	10.65	16
Purchased options	0	3.44	19	0	1.85	33	0	2.13	33	0	2.45	35	0	1.29	38
Exchange-traded	0	0.12	40	0	0	49	0	0	50	0	0	49	0	0	49
Over-the-counter	0	3.04	21	0	1.81	34	0	2.13	33	0	2.28	36	0	1.22	38
Swaps	44.18	71.23	19	0.02	69.08	8	22.68	71.83	13	1.47	64.61	14	7.31	65.42	20
Held for trading															
Interest rate contracts	0	40.60	20	0	13.70	36	0	16.03	34	0	15.01	35	0	13.60	38
Foreign exchange contracts	0	34.42	21	0	13.72	36	0	16.37	34	0	16.17	35	0	12.87	38
Equity, commodity, and other contracts	0	1.57	33	0	0	47	0	0	47	0	0.11	46	0	0	48
Non-traded															
Interest rate contracts	100	59.40	79	100	86.30	63	100	83.97	65	100	84.99	64	100	86.40	61
Foreign exchange contracts	55.82	56.19	54	99.98	86.12	34	77.32	83.02	28	98.53	84.69	30	92.69	85.51	25
Equity, commodity, and other contracts	0	0.38	33	0	0	46	0	0	45	0	0.01	44	0	0	47
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	100	91.87	76	100	70.94	87	100	79.60	84	98.40	80.07	69	100	82.85	77
Over 1 year to 5 years	100	28.05	96	100	16.71	97	100	15.52	96	98.40	15.20	96	100	12.75	97
Over 5 years	0	26.03	5	0	18.62	14	0	19.75	15	0	22.92	14	0	22.66	16
Gross negative fair value (absolute value)	0	30.08	6	0	31.71	12	0	32.47	13	0	34.12	11	0	36.28	14
Gross positive fair value	13.78	1.25	99	0.06	3.20	5	2.10	2.84	39	0.13	1.30	18	2.70	0.66	99
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	14.39	1.68	99	0.07	2.37	13	2.38	2.25	50	0.18	1.14	16	2.86	1.10	94
Gross positive fair value (X)	0	0.05	22	0	0.01	62	0	0.01	68	0	0	65	0	0.01	33
Held for trading (X)	0	0.07	17	0	0.01	65	0	0.01	69	0	0	65	0	0.01	25
Non-traded (X)	0	0.05	21	0	0	44	0	0	44	0	0	44	0	0	40
Current credit exposure (X)	0	0.01	42	0	0	69	0	0	74	0	0	68	0	0.01	32
Credit losses on derivative contracts	0	0.05	12	0	0.02	48	0	0.02	47	0	0.01	36	0	0	41
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	46	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.63	12	0	0.33	41	0.02	0.27	42	0	0.10	36	0	0.06	41

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	91,366	54,238	54,238	51,389	51,666
Gross losses	5,114	1,622	23,832	6,386	5,003
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	388	661	1,005	948	924
Net losses	4,726	961	22,827	5,438	4,079
Provision for loan and lease losses	-9,949	38,916	62,648	8,287	3,802
Adjustments	7,272	-2,693	-2,693	0	0
Ending balance	83,963	89,500	91,366	54,238	51,389
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.19	-0.14	35	0.87	0.55	77	0.67	0.38	85	0.10	0.12	51	0.05	0.12	28
Provision for loan and lease losses / Average loans and leases	-0.31	-0.25	37	1.25	0.76	80	0.97	0.53	88	0.16	0.16	57	0.08	0.16	32
Provision for loan and lease losses / Net loan and lease losses	-210.52	77.32	34	4,049.53	1,122.38	86	274.45	672.96	29	152.39	142.73	63	93.21	182.69	28
Allowance for loan and lease losses / Total loans and leases not held for sale	1.36	1.39	52	1.34	1.22	63	1.43	1.35	60	0.96	0.94	55	1.03	0.94	64
Allowance for loan and lease losses / Total loans and leases	1.35	1.37	53	1.34	1.21	65	1.42	1.33	60	0.96	0.93	55	1.03	0.93	64
Allowance for loan and lease losses / Net loans and leases losses (X)	8.88	15.27	48	46.57	33.72	79	4	25.33	14	9.97	17.18	50	12.60	21.35	55
Allowance for loan and lease losses / Nonaccrual assets	281.74	318.67	55	180.89	317.15	31	243.14	336.78	50	301.91	315.75	66	227.35	285.36	54
ALLL / 90+ days past due + nonaccrual loans and leases	245.59	260.68	54	163.15	286.97	34	214.94	293.46	52	182.01	283.41	51	209.59	259.30	56
Gross loan and lease losses / Average loans and leases	0.16	0.22	50	0.05	0.15	32	0.37	0.16	87	0.12	0.16	46	0.10	0.15	47
Recoveries / Average loans and leases	0.01	0.08	9	0.02	0.04	43	0.02	0.04	29	0.02	0.05	31	0.02	0.05	29
Net losses / Average loans and leases	0.15	0.13	61	0.03	0.11	36	0.35	0.11	88	0.10	0.11	57	0.08	0.09	61
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	1.63	16.12	6	10.35	17.77	41	15.74	42.12	21	18.95	41.80	29	13.27	51.25	14
Earnings coverage of net loan and lease losses (X)	22.25	4.52	65	96.22	41.28	82	8.16	33.55	27	32.71	22.46	70	40.10	29.27	68

Net Loan and Lease Losses By Type

Real estate loans	0.04	0.03	71	0.02	0.02	71	0.18	0.04	91	0.09	0.02	87	0.04	0.01	77
Real estate loans secured by 1-4 family	0.01	-0.01	81	0.04	0.01	81	0.04	0.01	79	0.25	0.02	95	0.06	0.01	83
Revolving	0	-0.05	53	0.06	0	89	0.03	0	80	0.02	0.02	72	0.04	0.02	70
Closed-end	0.01	-0.01	83	0.03	0.01	79	0.04	0.01	80	0.27	0.02	96	0.06	0.01	85
Commercial real estate loans	0.06	0.05	68	0.02	0.03	71	0.19	0.05	87	0.02	0.02	67	0.03	0.01	74
Construction and land development	0	0	46	0.03	-0.01	93	-0.01	0	25	0.05	-0.02	93	0.06	-0.02	92
1-4 family	0	0	16	0.02	0	95	-0.01	0	7	0.04	0	95	0.03	0	94
Other	0	-0.01	63	0.01	-0.01	93	0.01	-0.01	87	0	-0.02	90	0.04	-0.02	94
Multifamily	0	0.01	51	0	0	54	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	0.09	0.07	71	0.01	0.04	69	0.26	0.07	89	0.01	0.03	57	0.02	0.02	70
Owner-occupied	0	0.01	32	0.01	0.01	80	0.05	0.01	85	0.01	0.01	67	0.02	0.01	83
Other	0.09	0.06	77	0	0.03	48	0.21	0.04	89	0	0.01	65	0.01	0.01	73
Real estate loans secured by farmland	0	-0.01	23	0	0	48	0.79	0.01	98	0	0.01	83	0.03	0	91
Commercial and industrial loans	0.41	0.20	80	0.01	0.17	25	0.57	0.20	85	0.09	0.27	32	0.13	0.18	53
Loans to individuals	0.22	0.78	22	0.23	0.74	29	0.46	0.66	51	0.20	0.74	22	0.28	0.71	28
Credit card loans	0	2.18	8	0	2.09	19	0	1.71	15	0	1.89	14	0	1.65	21
Agricultural loans	-0.03	0.03	15	-0.04	0	9	1.42	0.01	96	0	0.02	80	0.14	0.03	89
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.01	0.08	18	0.06	0.14	69	0.39	0.44	77	0.12	0.14	66	0.14	0.28	64

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	17,606	18,010	21,300	24,954	25,777
90+ days past due loans and leases	4,386	5,382	4,929	11,834	1,916
Nonaccrual loans and leases	29,802	49,477	37,578	17,965	22,603
Total past due and nonaccrual loans and leases	51,794	72,869	63,807	54,753	50,296
Restructured 30-89 days past due	420	311	0	30	20
Restructured 90+ days past due	0	418	0	64	48
Restructured nonaccrual	1,874	3,402	2,078	3,279	7,960
Total restructured loans and leases	2,294	4,131	2,078	3,373	8,028
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	6,086	2,891	6,737	18,024	13,410
Other real estate owned	40,130	4,668	32,179	5,607	6,690
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.28	0.27	64	0.27	0.27	59	0.33	0.26	68	0.44	0.31	73	0.52	0.32	79
90+ days past due loans and leases	0.07	0.10	69	0.08	0.04	79	0.08	0.04	79	0.21	0.03	92	0.04	0.03	72
Nonaccrual loans and leases	0.48	0.58	44	0.74	0.53	76	0.58	0.60	54	0.32	0.48	34	0.45	0.49	53
90+ days past due and nonaccrual loans and leases	0.55	0.73	43	0.82	0.59	76	0.66	0.67	54	0.53	0.54	59	0.49	0.54	54
30-89 days past due restructured	0.01	0.01	70	0	0	76	0	0	32	0	0	60	0	0.01	56
90+ days past due restructured	0	0	30	0.01	0	93	0	0	45	0	0	92	0	0	88
Nonaccrual restructured	0.03	0.12	25	0.05	0.08	53	0.03	0.09	39	0.06	0.07	55	0.16	0.10	71
30-89 days past due loans held for sale	0	0	40	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	38	0	0	48	0	0	46	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.28	0.27	64	0.27	0.27	59	0.33	0.26	68	0.44	0.31	73	0.52	0.32	79
90+ days past due assets	0.07	0.10	69	0.08	0.04	79	0.08	0.04	79	0.21	0.03	91	0.04	0.03	72
Nonaccrual assets	0.48	0.59	44	0.74	0.54	75	0.58	0.60	54	0.32	0.48	34	0.45	0.49	53
30+ days past due and nonaccrual assets	0.83	1.04	46	1.09	0.88	68	0.99	0.95	60	0.97	0.87	63	1.01	0.88	64
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.31	0.43	37	0.57	0.43	75	0.46	0.47	54	0.35	0.39	48	0.32	0.39	49
90+ days past due and nonaccrual assets + other real estate owned	0.67	0.46	81	0.62	0.48	72	0.81	0.52	76	0.41	0.45	55	0.41	0.45	53
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.69	0.52	75	0.60	0.58	58	0.83	0.63	70	0.49	0.56	50	0.56	0.59	50
Allowance for loan and lease losses	91.04	67.93	78	64.54	72.32	51	83.72	72.10	61	76.86	92.08	51	83.23	95.97	50
Equity capital + allowance for loan and lease losses	6.29	4.43	78	5.14	5.37	55	6.60	5.64	66	3.94	4.77	44	4.48	5.09	50
Tier 1 capital + allowance for loan and lease losses	7.16	5.28	72	5.96	5.86	57	7.58	6.21	68	4.58	5.30	49	4.83	5.65	47
Loans and leases + other real estate owned	1.22	0.88	78	0.86	0.81	59	1.18	0.92	69	0.73	0.78	56	0.86	0.82	57

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.31	0.24	70	0.27	0.28	60	0.37	0.25	73	0.47	0.28	78	0.62	0.29	86
90+ days past due	0.09	0.12	77	0.08	0.04	77	0.11	0.04	83	0.31	0.03	93	0.04	0.03	75
Nonaccrual	0.43	0.65	38	0.44	0.56	42	0.66	0.63	57	0.36	0.45	41	0.42	0.48	52
Commercial and industrial															
30–89 days past due	0.22	0.17	68	0.07	0.16	48	0.10	0.15	49	0.17	0.22	49	0.20	0.23	59
90+ days past due	0.04	0.02	79	0.04	0.01	85	0.02	0.02	79	0.02	0.02	76	0.01	0.02	76
Nonaccrual	0.49	0.64	51	1.32	0.56	88	0.48	0.61	54	0.16	0.74	21	0.53	0.61	54
Individuals															
30–89 days past due	0.50	0.55	50	0.60	0.40	73	0.82	0.52	73	1	0.60	78	0.84	0.68	69
90+ days past due	0.05	0.07	63	0.08	0.02	84	0.10	0.02	89	0.13	0.02	89	0.11	0.03	85
Nonaccrual	0.05	0.18	42	0.06	0.16	47	0.07	0.14	47	0.07	0.12	52	0.14	0.15	62
Depository institution loans															
30–89 days past due		0			0			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0.19	0.16	71	3.18	0.28	94	1.92	0.07	96	1.53	0.10	97	0.59	0.11	89
90+ days past due	0.01	0	92	0.97	0	97	0.05	0	94	0.08	0	97	0.11	0.01	90
Nonaccrual	3.33	0.69	89	2.23	0.55	85	2.02	0.57	85	1.81	0.80	84	1.82	0.46	85
Foreign governments															
30–89 days past due		0.01													
90+ days past due		0													
Nonaccrual		0.04													
Other loans and leases															
30–89 days past due	0	0.11	18	0	0.32	25	0	0.67	22	0	0.28	23	0	0.18	23
90+ days past due	0	0.01	35	0	0	40	0	0	40	0	0	40	0	0	41
Nonaccrual	0.22	0.13	75	0.17	0.07	80	0.21	0.10	82	0.18	0.04	84	0.20	0.04	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1-4 family	30-89 days past due	0.45	0.35	68	0.45	0.38	69	0.58	0.46	68	1.01	0.53	82	0.79	0.52	74
	90+ days past due	0.22	0.27	77	0.17	0.06	80	0.12	0.06	79	0.23	0.05	86	0.10	0.04	81
	Nonaccrual	0.42	0.82	29	0.41	0.66	33	0.44	0.67	34	0.53	0.55	56	0.84	0.61	70
Revolving	30-89 days past due	0.46	0.29	76	0.14	0.27	45	0.29	0.25	61	0.21	0.36	39	0.09	0.36	28
	90+ days past due	0.42	0.02	97	0	0.01	39	0	0.01	41	0.04	0.01	83	0	0.02	37
	Nonaccrual	0.02	1.05	13	0.04	0.44	21	0.02	0.46	16	0.31	0.34	51	0.02	0.35	21
Closed-end	30-89 days past due	0.45	0.36	71	0.48	0.40	69	0.61	0.48	66	1.09	0.56	81	0.86	0.54	74
	90+ days past due	0.21	0.29	76	0.19	0.07	81	0.13	0.06	79	0.25	0.05	86	0.11	0.05	83
	Nonaccrual	0.45	0.77	33	0.44	0.68	38	0.47	0.69	38	0.55	0.57	52	0.92	0.64	74
Junior lien	30-89 days past due	0.08	0.01	94	0.05	0.01	84	0.03	0.01	79	0.06	0.02	86	0.08	0.02	90
	90+ days past due	0.01	0	89	0.01	0	89	0.04	0	94	0.01	0	92	0.01	0	89
	Nonaccrual	0.11	0.04	87	0.07	0.03	80	0.13	0.03	89	0.07	0.03	81	0.34	0.03	96
Commercial real estate	30-89 days past due	0.22	0.14	72	0.10	0.20	47	0.23	0.14	76	0.22	0.15	73	0.35	0.16	81
	90+ days past due	0.04	0.01	81	0.01	0.02	73	0.11	0.02	91	0.38	0.02	95	0.01	0.02	73
	Nonaccrual	0.22	0.52	28	0.37	0.45	50	0.50	0.57	54	0.16	0.34	37	0.20	0.41	44
Construction and development	30-89 days past due	0.31	0.12	82	0.27	0.17	78	0.34	0.16	82	0.25	0.20	74	0.07	0.17	57
	90+ days past due	0.02	0.01	84	0	0.01	43	0.06	0.01	90	0	0.01	43	0.01	0	89
	Nonaccrual	0.02	0.36	35	0.02	0.29	43	0.02	0.21	51	0.05	0.18	56	0.36	0.18	75
1-4 family	30-89 days past due	0.02	0.02	75	0.08	0.05	75	0.22	0.03	89	0.14	0.05	82	0.01	0.07	67
	90+ days past due	0	0	44	0	0	47	0.06	0	95	0	0	47	0	0	48
	Nonaccrual	0	0.02	30	0	0.03	39	0	0.01	42	0.02	0.01	84	0.26	0.04	89
Other	30-89 days past due	0.29	0.07	85	0.19	0.09	80	0.12	0.09	80	0.12	0.12	80	0.06	0.06	72
	90+ days past due	0.02	0	90	0	0	44	0	0	44	0	0	44	0.01	0	92
	Nonaccrual	0.02	0.29	38	0.02	0.20	50	0.02	0.16	56	0.02	0.14	55	0.10	0.10	70
Multifamily	30-89 days past due	0.15	0.06	82	0	0.07	38	0	0.03	39	0	0.03	38	1.14	0.03	96
	90+ days past due	0	0	44	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.14	21	0	0.04	35	0	0.10	32	0	0.03	37	0.02	0.04	73
Nonfarm non-residential	30-89 days past due	0.19	0.14	71	0.06	0.20	45	0.21	0.14	74	0.22	0.13	78	0.39	0.17	79
	90+ days past due	0.04	0.01	82	0.01	0.02	77	0.14	0.02	89	0.55	0.02	95	0.01	0.02	74
	Nonaccrual	0.30	0.66	33	0.50	0.57	55	0.68	0.73	56	0.22	0.36	40	0.16	0.52	33
Owner Occupied	30-89 days past due	0.19	0.04	94	0.05	0.06	61	0.19	0.05	89	0.21	0.06	90	0.36	0.08	90
	90+ days past due	0.04	0	92	0.01	0.01	82	0.13	0.01	92	0.55	0.01	97	0.01	0	81
	Nonaccrual	0.28	0.25	63	0.48	0.24	80	0.40	0.27	71	0.19	0.19	54	0.07	0.20	36
Other	30-89 days past due	0	0.09	12	0.01	0.11	45	0.02	0.06	57	0.01	0.05	45	0.03	0.07	53
	90+ days past due	0	0.01	73	0	0.01	42	0.01	0	88	0	0.01	41	0	0.01	39
	Nonaccrual	0.02	0.40	19	0.02	0.23	30	0.28	0.33	59	0.03	0.14	42	0.09	0.22	57
Farmland	30-89 days past due	0.47	0.11	88	0.99	0.19	90	0.64	0.08	92	0.33	0.21	78	2.40	0.09	95
	90+ days past due	0.06	0	92	0.30	0.02	93	0.05	0	92	0	0.01	45	0.02	0	93
	Nonaccrual	2.35	1.10	79	1.21	1.17	71	3.05	1.19	81	1.32	1.06	70	0.54	0.49	69
Credit card	30-89 days past due	0	0.63	7	0	0.83	17	0	1.02	19	0	0.87	18	0	1.03	23
	90+ days past due	0	0.39	15	0	0.22	28	0	0.22	27	0	0.18	30	0	0.26	36
	Nonaccrual	0	0.08	37	0	0.05	44	0	0.02	46	0	0	46	0	0.07	42

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	191,107	187,355	189,294	186,047	182,313
Retained earnings	935,067	837,154	871,161	815,488	722,615
Accumulated other comprehensive income (AOCI)	5,417	9,690	7,430	3,454	-2,139
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,131,591	1,034,199	1,067,885	1,004,989	902,789
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	169,205	170,804	168,921	171,212	96,127
Accumulated other comprehensive income-related adjustments	5,417	9,690	7,430	3,454	-2,139
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	956,969	853,705	891,534	830,323	808,801
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	956,969	853,705	891,534	830,323	808,801
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	26,000	26,000	26,000	26,000	26,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	26,000	26,000	26,000	26,000	26,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	26,000	26,000	26,000	26,000	26,000
Tier 1 Capital	982,969	879,705	917,534	856,323	834,801
Tier 2 Capital					
Tier 2 capital instruments and related surplus	59,155	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	80,932	81,088	79,849	54,238	51,389
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	140,087	81,088	79,849	54,238	51,389
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	140,087	81,088	79,849	54,238	51,389
Exited advanced approach tier 2 capital					
Total capital	1,123,056	960,793	997,383	910,561	886,190
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	10,818,256	9,479,406	9,692,733	8,500,482	7,624,023
Less: Deductions from common equity tier 1 capital	169,205	170,804	168,921	171,212	96,127
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	10,649,051	9,308,602	9,523,812	8,329,270	7,527,896
Total risk-weighted assets	6,471,510	6,478,626	6,376,377	6,313,126	5,440,042
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Common equity tier 1 capital, column A	14.79	12.66	81	13.18	10.51	73	13.98	10.91	78	13.15	12.50	68	14.87	12.37	80
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	15.19	13.44	81	13.58	11.19	72	14.39	11.60	75	13.56	13.19	64	15.35	13.03	80
Tier 1 capital, column B	0	0.33	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	17.35	15.42	81	14.83	12.79	62	15.64	13.45	66	14.42	14.63	53	16.29	14.48	80
Total capital, column B	0	0.37	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.23	9.11	57	9.45	9.63	51	9.63	9.65	56	10.28	10.39	54	11.09	10.37	69
Supplementary leverage ratio, advanced approaches HCs		6.95													

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	4,609	0	5,352	4,691	-100.00	
Total property and casualty assets	0	4,609	0	5,352	4,691	-100.00	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	4,492	0	2,604	2,973	-100.00	
Total property and casualty equity	0	4,492	0	2,604	2,973	-100.00	
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	786	779	1,201	1,746	-100.00	
Total property and casualty	0	786	779	1,201	1,746	-100.00	
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	112	0	1,195	253	-100.00	
Unearned premiums (P/C)	0	0	0	952	922		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	693	619	1,191	1,395	1,270	11.95	15.31
Other insurance activities income	693	619	1,191	1,395	1,270	11.95	15.31
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	-35		
Net assets of insurance underwriting subsidiaries	0	4,492	0	2,604	2,973	-100.00	
Life insurance assets	81,936	79,458	80,705	78,222	75,733	3.12	18.45

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0.05	0	97	0	0	48	0.06	0	97	0.06	0	97
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30		100	60	66		50		100	60	66	100	66.67	64
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70		0	40	33		50		0	40	33	0	33.33	35
Separate account assets (L/H) / Total life assets		13.29			0			0			0				0
<hr/>															
Insurance activities revenue / Adjusted operating income	0.28	0.37	67	0.28	0.45	74	0.27	0.41	72	0.33	0.37	75	0.33	0.46	74
Premium income / Insurance activities revenue	0	3.14	41	0	0.02	47	0	0.01	47	0	0.03	47	0	0	48
Credit related premium income / Total premium income		30.92			100			100			100			50	
Other premium income / Total premium income		69.08			0			0			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	1.81	0	98	0.78	0	98	0.89	0	98	1.39	0	98
Insurance net income (P/C) / Equity (P/C)		21.10		35	33.71	50		19.85		46.12	37.86	50	58.73	72.25	60
Insurance net income (L/H) / Equity (L/H)		5.07													
Insurance benefits, losses, expenses / Insurance premiums		-395.05			30.33			-40.91			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07		0	0	50		0		0	0	50	0	0	50
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0.05	0	99	0	0	50	0.03	0	99	0.04	0	98
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	7.68	11.54	36	8.20	11.13	31	8	11.01	30	8.59	11.53	31	8.55	13.70	27
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	1,497	1,547	1,523	1,106	9
Real estate loans	1,497	1,547	1,523	1,106	9
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,497	1,547	1,523	1,106	9
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.06	47	0	0.05	47	0	0	48	0	0	48
Cost: Interest-bearing deposits		0.12			1.44			1.24			2.53			1.85	

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.26														
Commercial and industrial loans	1.03								2.35					3.83	
Foreign governments and institutions	0														

Growth Rates

Net loans and leases	-3.23	-1.19	51		-62.63		37.70	5,672.05	78	12,188.89	-47.91	96	-25	-27.26	39
Total selected assets	-3.23	3.19	46		-35.96		37.70	6.04	84	12,188.89	-25.04	98	-25	5.03	25
Deposits		9.07			43.26			-44.89			2.53			-2.42	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.05	0.05	0.05	0.06	0.06

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	24,542	22,280	46,815	74,581	36,913	10.15	93.85	
Dividends	24,534	22,279	46,814	73,431	35,762	10.12	95.01	
Interest	8	1	1	1,150	1,151	700.00	-89.87	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	2,029	1,779	4,058	4,128	2,564	14.05	96.80	
Dividends	2,029	1,779	4,058	4,128	2,564	14.05	96.80	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0				
Dividends	0	0	0	0				
Interest	0	0	0	0				
Management and service fees	0	0	0	0				
Other income	0	0	0	0				
Total income from subsidiaries	26,571	24,059	50,873	78,709	39,477	10.44	94.08	
Securities gains (losses)	0	0	0	0	-1			
Other operating income	858	447	886	451	17	91.95	85700.00	
Total operating income	27,429	24,506	51,759	79,160	39,493	11.93	100.33	
Operating Expenses								
Personnel expenses	962	977	1,906	2,476	0	-1.54		
Interest expense	86	0	0	0	0			
Other expenses	1,685	1,757	3,406	4,077	2,870	-4.10	28.14	
Provision for loan and lease losses	-267	-188	-30	429	0			
Total operating expenses	2,466	2,546	5,282	6,982	2,870	-3.14	87.53	
Income (loss) before taxes	24,963	21,960	46,477	72,178	36,623	13.67	101.69	
Applicable income taxes (credit)	-2,667	-847	-2,610	-2,731	-3,093			
Extraordinary items								
Income before undistributed income of subsidiaries	27,630	22,807	49,087	74,909	39,716	21.15	113.39	
Equity in undistributed income of subsidiaries	63,082	20,531	50,499	59,970	86,098	207.25	198.63	
Bank subsidiaries	62,777	20,403	51,018	58,719	84,349	207.69	192.19	
Nonbank subsidiaries	305	128	-519	1,251	1,749	138.28		
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	90,712	43,338	99,586	134,879	125,814	109.31	166.24	
Memoranda								
Bank net income	87,311	42,682	97,832	132,150	120,111	104.56	156.30	
Nonbank net income	2,334	1,907	3,539	5,379	4,313	22.39	248.36	
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,133,420	91.93	1,046,019	97.34	1,075,639	97.05	1,013,825	812,096	8.36	74.80
Common and preferred stock	1,043,067	84.60	955,799	88.95	984,789	88.86	923,108	800,414	9.13	62.67
Excess cost over fair value	77,603	6.29	78,598	7.31	78,100	7.05	79,095	624	-1.27	17145.11
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	12,750	1.03	11,622	1.08	12,750	1.15	11,622	11,058	9.71	88.25
Investment in nonbank subsidiaries	18,550	1.50	23,346	2.17	18,228	1.64	23,203	21,922	-20.54	-10.39
Common and preferred stock	18,550	1.50	23,346	2.17	18,228	1.64	23,203	21,922	-20.54	-10.39
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	10	0	-1,354	-0.13	-1,097	-0.10	516	0		
Securities	25	0	-32	0	-2	0	-14	0		-75.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	79,770	6.47	4,873	0.45	9,081	0.82	5,761	105,089	1536.98	79.67
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	290	0.02	253	0.02	272	0.02	234	0	14.62	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	817	0.07	1,449	0.13	6,158	0.56	1,577	958	-43.62	-34.27
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,232,882	100.00	1,074,554	100.00	1,108,279	100.00	1,045,102	940,065	14.73	72.46
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	59,155	4.80	0	0	0	0	0	0		
Other liabilities	14,864	1.21	13,083	1.22	13,122	1.18	12,841	10,004	13.61	165.24
Balance due to subsidiaries and related institutions	27,272	2.21	27,272	2.54	27,272	2.46	27,272	27,272	0.00	-15.90
Total liabilities	101,291	8.22	40,355	3.76	40,394	3.64	40,113	37,276	151.00	166.34
Equity Capital	1,131,591	91.78	1,034,199	96.24	1,067,885	96.36	1,004,989	902,789	9.42	67.19
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	32,785	2.66	32,663	3.04	32,720	2.95	32,694	32,604	0.37	110.70
Common surplus	158,322	12.84	154,692	14.40	156,574	14.13	153,353	149,709	2.35	49.82
Retained earnings	935,067	75.84	837,154	77.91	871,161	78.60	815,488	722,615	11.70	69.09
Accumulated other comprehensive income	5,417	0.44	9,690	0.90	7,430	0.67	3,454	-2,139	-44.10	108.11
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,232,882	100.00	1,074,554	100.00	1,108,279	100.00	1,045,102	940,065	14.73	72.46
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	26,804	2.17	26,804	2.49	26,804	2.42	26,804	26,804	0.00	-16.13
Notes payable to subsidiaries that issued TPS	26,804	2.17	26,804	2.49	26,804	2.42	26,804	26,804	0.00	-16.13
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	16.53	12.64	77	8.40	7.29	59	9.55	9.11	57	14.04	10.58	84	14.59	11.03	83
Bank net income / Average equity investment in banks	16.02	12.37	79	8.37	7.98	51	9.47	9.38	53	14.83	10.85	86	15.71	11.56	85
Nonbank net income / Average equity investment in nonbanks	25.23	13.40	79	16.23	8.94	75	15.76	9.69	76	23.01	12.07	75	20.05	10.83	75
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.20			8.82			15.16			9.40	
Bank net income / Parent net income	96.25	96.24	27	98.49	107.53	12	98.24	104.93	13	97.98	103.77	16	95.47	104.73	9
Nonbank net income / Parent net income	2.57	3.10	70	4.40	1.11	86	3.55	1.04	85	3.99	1.08	84	3.43	0.99	82
Subsidiary holding companies' net income / Parent net income		67.52			107.06			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	8.95	16.87	37	3.90	10.50	36	3.78	11.62	35	3.99	9.66	35	4.13	9.50	38
Total debt / Equity capital	5.23	11.60	38	0	4.75	24	0	5.79	23	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	7.60	13.82	36	2.59	8.63	34	2.51	9.67	33	2.67	7.99	34	2.97	7.93	35
Total debt + Loans guaranteed for affiliate / Equity capital	5.23	11.69	37	0	4.80	24	0	5.79	23	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	5.61	11.71	40	0	4.75	24	0	5.79	23	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	5.23	11.05	38	0	4.56	26	0	5.67	25	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.48	41	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.06	40	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	6.86	0.09	96	7.60	0	99	7.31	0	98	7.87	0	99	0.07	0	93
Long-term debt / Consolidated long-term debt	68.82	39.10	76	0	14.95	25	0	20.97	23	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	100.67	103.07	41	102.28	104.70	46	101.24	104.49	43	102.03	104.21	46	91.16	104.10	6
Total investment in subs / Equity capital	101.80	108.26	37	103.40	105.03	51	102.43	104.82	47	103.19	104.48	48	92.38	104.38	9
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.04	0.25	41	0.27	0.76	43	0.13	0.49	43	0.15	0.44	41	-0.63	0.36	11
Equity investment in subs – equity cap / Net income-div (X)	0.06	0.83	8	0.52	2.61	16	0.23	1.45	14	0.22	1.47	10		1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	121.60	138.64	49	108.12	133.56	49	112.27	121.76	50	172.71	153.39	71	117.42	113.37	63
Cash from ops + noncash items + op expense / Op expense + dividend	151.17	130.64	64	114.65	144.11	46	114.25	138.81	43	174.09	152.31	70	120.61	123.74	58
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	385.81	103.17	95	96.21	115.42	45	106.95	140.42	46	-112.30	105.99	3	212.18	108.88	90
Pretax operating income + interest expense / Interest expense	29,126.74	1,479.01	96		2,971.36			2,318.94			17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,542.56	1,667.11	79	2,446.15	1,683.42	75	2,582.75	1,435.81	82	3,955.66	2,481.22	87	1,866.67	1,015.91	82
Dividends + interest from subsidiaries / Interest expense + dividends	118.77	153.06	46	115.10	160.27	46	117.91	137	48	194.67	196.13	67	118.20	140.89	52
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	3.69	39	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		41.77			48.31			52.16			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.33	3.64	73	0.41	1.73	54	1.30	2.19	58	0.54	1.59	55	11.34	1.59	94
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.21	47	0	0	50	0	0	50	0	0	50		0	
Nonaccrual	0	0.96	44	0	0	50	0	0	50	0	8.16	42		0.70	
Total	0	1.17	41	0	0	50	0	0	50	0	8.16	42		0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.47	1.79	71	0.59	0.09	87	0.57	0.09	87	0.68	0.13	86	0.72	0.14	87
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	80.66	78.46	58	91.65	77.32	61	87.89	79.13	60	53.97	65.39	40	84.09	87.25	50
Dividends declared / Net income	24.57	25.30	50	48.23	38.61	65	43.32	29.39	69	29.98	25.65	54	26.55	24.10	50
Net income – dividends / Average equity.....	12.47	9.64	75	4.35	4.43	48	5.41	6.36	38	9.83	7.61	76	10.72	8.12	80
Percent of Dividends Paid															
Dividends from bank subsidiaries	110.09	139.49	45	106.58	139.95	37	108.51	130.75	38	181.62	160.93	65	107.08	131.90	44
Dividends from nonbank subsidiaries	9.10	3.97	80	8.51	1.38	88	9.41	3.01	84	10.21	2.59	84	7.68	2.83	80
Dividends from subsidiary holding companies.....	0	6.36	45	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	119.20	193.08	41	115.09	173.71	38	117.91	158.62	39	191.83	209.89	64	114.76	144.51	44
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	28.10	36.56	41	52.20	57.41	46	47.85	43.52	54	55.57	45.88	58	29.77	33.37	46
Interest income from bank subsidiaries.....	0.01	0.11	58	0	0.07	69	0	0.05	66	0.87	0.09	93	0.96	0.11	91
Management and service fees from bank subsidiaries	0	0.90	37	0	0.33	44	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0.01	45	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	28.11	38.35	40	52.20	62.34	44	47.85	51.02	52	56.44	48.40	57	30.73	35.67	45
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	86.93	54.17	63	93.29	71.47	52	114.67	99.52	78	76.74	76.61	38	59.45	80.47	37
Interest income from nonbank subsidiaries.....	0	2.35	32	0	0.05	46	0	0.07	45	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.63	39	0	0.01	46	0	0.02	47	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.08	46	0	0	48	0	0.11	47	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries	86.93	76.16	61	93.29	74.51	52	114.67	105.70	71	76.74	83.73	38	59.45	96.62	34
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			50.90			29.39			65.48			43.51	
Interest income from subsidiary holding companies.....		5.39			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0			0			0	
Other income from subsidiary holding companies.....		-0.43			0			0			0			0.15	
Operating income from subsidiary holding companies.....		39.64			50.90			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	89.45	67.82	44	90.91	72.91	35	90.45	76.69	32	92.76	77.61	34	90.55	72.95	38
Interest income from bank subsidiaries.....	0.03	0.39	58	0	0.85	68	0	0.11	67	1.45	0.23	92	2.91	0.55	89
Management and service fees from bank subsidiaries	0	2.08	36	0	1.26	44	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	89.47	81.78	34	90.92	84.25	22	90.45	84.80	22	94.22	94.06	26	93.47	89.39	35
Dividends from nonbank subsidiaries	7.40	2.67	84	7.26	1.39	87	7.84	1.76	85	5.21	1.13	85	6.49	2.65	81
Interest income from nonbank subsidiaries.....	0	0.35	37	0	0	46	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0	48	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries	7.40	6.48	77	7.26	2.17	85	7.84	2.06	83	5.21	1.56	83	6.49	3.33	80
Dividends from subsidiary holding companies.....	0	2.43	45	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34			645.18			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	45.31	28.31	72		62.48			59.71			70.71			81.26	